

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Debra L Featherman
Debtor

Case No. 21-00065-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Jan 22, 2024

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 24, 2024:

Recip ID	Recipient Name and Address
db	+ Debra L Featherman, 1905 Spring Garden Ave, Berwick, PA 18603-2532
5384813	+ DNF Associates, 2351 North Forest Road Suite 110, Getzville NY 14068-9902
5391186	Geisinger, PO Box 983148, Boston MA 02298-3148
5384820	Raymour & Flanigan Furniture, P. O. Box 130, Mahwah, NJ 07430

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Jan 22 2024 23:42:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ EDI: PRA.COM	Jan 22 2024 23:42:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ EDI: AIS.COM	Jan 22 2024 23:42:00	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5394144	+ EDI: PRA.COM	Jan 22 2024 23:42:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
5387346	EDI: CAPITALONE.COM	Jan 22 2024 23:42:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5384808	+ EDI: CAPITALONE.COM	Jan 22 2024 23:42:00	Capital One Bank USA NA, PO Box 31293, Salt Lake City UT 84131-0293
5384809	+ EDI: CAPITALONE.COM	Jan 22 2024 23:42:00	Capital One/Walmart, PO Box 31293, Salt Lake City UT 84131-0293
5384810	+ EDI: WFNNB.COM	Jan 22 2024 23:42:00	Comenity Capital Bank, PO Box 182120, Columbus OH 43218-2120
5385119	+ Email/Text: ebnnotifications@creditacceptance.com	Jan 22 2024 18:40:00	Credit Acceptance, 25505 W Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
5384811	Email/Text: ebnnotifications@creditacceptance.com	Jan 22 2024 18:40:00	Credit Acceptance Corporation, PO Box 5070, Southfield MI 48086-5070
5384812	Email/PDF: creditonebknotifications@resurgent.com	Jan 22 2024 18:49:33	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
5391188	+ EDI: DISH	Jan 22 2024 23:42:00	Dish, PO Box 94063, Palatine IL 60094-4063
5384814	+ EDI: PHINGENESIS	Jan 22 2024 23:42:00	Feb-Retail, PO Box 4499, Beaverton OR

			97076-4499
5384815	^ MEBN	Jan 22 2024 18:39:04	Geisinger, 100 North Academy Ave, Danville PA 17822-3941
5392952	+ Email/Text: PBNCNotifications@perituservices.com	Jan 22 2024 18:40:00	Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
5384816	+ Email/Text: PBNCNotifications@perituservices.com	Jan 22 2024 18:40:00	Kohls Department Store, P.O. Box 3115, Milwaukee, WI 53201-3115
5397855	Email/Text: camanagement@mtb.com	Jan 22 2024 18:40:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
5391187	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 22 2024 18:40:00	Midland Credit Management, PO Box 301030, Los Angeles, CA 90030-1030
5387503	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 22 2024 18:40:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
5384817	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 22 2024 18:40:00	Midland Funding LLC, 320 East Big Beaver Road STE 300, Troy MI 48083-1271
5390981	Email/Text: CollectionsDept@PFCU.COM	Jan 22 2024 18:40:00	Philadelphia Federal Credit Union, 12800 Townsend Rd, Philadelphia, PA 19154
5384819	EDI: PRA.COM	Jan 22 2024 23:42:00	Portfolio Recovery Associates, 120 Corporate Boulevard STE 100, Norfolk VA 23502
5431288	EDI: PRA.COM	Jan 22 2024 23:42:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5431289	EDI: PRA.COM	Jan 22 2024 23:42:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5394301	EDI: PRA.COM	Jan 22 2024 23:42:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5384818	+ Email/Text: CollectionsDept@PFCU.COM	Jan 22 2024 18:40:00	Phila Federal CU, 12800 Townsend Road, Philadelphia PA 19154-1095
5384981	+ EDI: AIS.COM	Jan 22 2024 23:42:00	Synchrony Bank, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5391185	EDI: SYNC	Jan 22 2024 23:42:00	Synchrony Bank, PO Box 960061, Orlando FL 32896-0061
5384822	+ EDI: SYNC	Jan 22 2024 23:42:00	Synchrony Networks, PO Box 965036, Orlando FL 32896-5036
5384824	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 22 2024 18:49:16	TBOM/Ollo Card Services, PO Box 9222, Old Bethpage, NY 11804-9222
5384823	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jan 22 2024 18:40:00	Tbom/Fortiva MC, PO BOX 105555, Atlanta, GA 30348-5555
5393407	+ EDI: LCIFULLSRV	Jan 22 2024 23:42:00	Tea Olive, LLC, PO BOX 1931, Burlingame, CA 94011-1931
5393645	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jan 22 2024 18:40:00	The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555
5384825	+ EDI: Q3GTBI	Jan 22 2024 23:42:00	The Bureaus, 650 Dundee Road Suite 370, Northbrook IL 60062-2757
5391189	+ EDI: CITICORP	Jan 22 2024 23:42:00	The Home Depot, PO Box 9001010, Louisville KY 40290-1010
5394736	EDI: AIS.COM	Jan 22 2024 23:42:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
5384826	+ EDI: VERIZONCOMB.COM	Jan 22 2024 23:42:00	Verizon Wireless, PO Box 650051, Dallas TX

75265-0051

TOTAL: 37

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5393374	*+	Synchrony Bank, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5384821	##+	Raymour and Flanigan, 1000 Macarthur Bv, Mahwah NJ 07430-2035

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 24, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 22, 2024 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWecf@pamd13trustee.com
John Fisher	on behalf of Debtor 1 Debra L Featherman johnvfisher@yahoo.com fisherlawoffice@yahoo.com
Michael Patrick Farrington	on behalf of Creditor M&T BANK mfarrington@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1

Debra L Featherman

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6236

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:21-bk-00065-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Debra L Featherman
aka Debra L Featherman1/22/24**By the
court:**Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.